

<i>SERFF Tracking Number:</i>	<i>APLE-127380626</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>IA American Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>49607</i>
<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>L02I Individual Life - Endowment</i>	<i>Sub-TOI:</i>	<i>L02I.001 Single Life - Fixed/Indeterminate Premium</i>
<i>Product Name:</i>	<i>Easy Term</i>		
<i>Project Name/Number:</i>	<i>/</i>		

## Filing at a Glance

Company: IA American Life Insurance Company

Product Name: Easy Term

TOI: L02I Individual Life - Endowment

Sub-TOI: L02I.001 Single Life -

Fixed/Indeterminate Premium

Filing Type: Form

SERFF Tr Num: APLE-127380626 State: Arkansas

SERFF Status: Closed-Withdrawn State Tr Num: 49607

Co Tr Num: State Status: Withdrawn

Author: Lisa Kaiser

Date Submitted: 08/22/2011

Reviewer(s): Linda Bird

Disposition Date: 08/23/2011

Disposition Status: Withdrawn

Implementation Date:

Implementation Date Requested:

State Filing Description:

## General Information

Project Name:

Project Number:

Requested Filing Mode: File & Use

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Status of Filing in Domicile:

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Individual Market Type:

Filing Status Changed: 08/23/2011

State Status Changed: 08/23/2011

Created By: Lisa Kaiser

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Lisa Kaiser

Filing Description:

This Accelerated Benefits Rider-Confined Care Disclosure AB508 is an amendment to AB502 recently approved by you department on 12/16/2010 APLE-126896126. The only item changed on the form is the form number, apparently AB502 has been assigned to another form.

## Company and Contact

### Filing Contact Information

Lisa Kaiser, Compliance Assistant

17550 N. Perimeter Drive

Suite 210

[lisa.kaiser@iaplife.com](mailto:lisa.kaiser@iaplife.com)

888-473-5540 [Phone] 5532 [Ext]

480-563-0252 [FAX]

SERFF Tracking Number: APLE-127380626 State: Arkansas  
Filing Company: IA American Life Insurance Company State Tracking Number: 49607  
Company Tracking Number:  
TOI: L02I Individual Life - Endowment Sub-TOI: L02I.001 Single Life - Fixed/Indeterminate Premium

Product Name: Easy Term

Project Name/Number: /

Scottsdale, AZ 85255-0131

### Filing Company Information

IA American Life Insurance Company  
17550 N. Perimeter Dr.  
Suite 210

CoCode: 91693

State of Domicile: Georgia

Group Code: 315

Company Type: LAH

Group Name: Industrial Alliance  
Group

State ID Number:

Scottsdale, AZ 85255-0131  
(480) 473-5540 ext. [Phone]

FEIN Number: 13-3036472

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### Filing Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
IA American Life Insurance Company	\$0.00	08/22/2011	

SERFF Tracking Number:	APLE-127380626	State:	Arkansas
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Product Name:	Easy Term		
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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Withdrawn	Linda Bird	08/23/2011	08/23/2011

### Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Withdrawal	Note To Reviewer	Lisa Kaiser	08/22/2011	08/22/2011

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*State:*      *Arkansas*

*Filing Company:*      *IA American Life Insurance Company*

*State Tracking Number:*      *49607*

*Company Tracking Number:*

*TOI:*      *L02I Individual Life - Endowment*

*Sub-TOI:*      *L02I.001 Single Life - Fixed/Indeterminate  
Premium*

*Product Name:*      *Easy Term*

*Project Name/Number:*      */*

## **Disposition**

Disposition Date: 08/23/2011

Implementation Date:

Status: Withdrawn

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number:	APLE-127380626	State:	Arkansas
Filing Company:	IA American Life Insurance Company	State Tracking Number:	49607
Company Tracking Number:			
TOI:	L02I Individual Life - Endowment	Sub-TOI:	L02I.001 Single Life - Fixed/Indeterminate Premium
Product Name:	Easy Term		
Project Name/Number:	/		

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Accelerated Benefits Rider-Confined Care Disclosure		Yes

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*State:*      *Arkansas*

*Filing Company:*      *IA American Life Insurance Company*

*State Tracking Number:*      *49607*

*Company Tracking Number:*

*TOI:*      *L02I Individual Life - Endowment*

*Sub-TOI:*      *L02I.001 Single Life - Fixed/Indeterminate  
Premium*

*Product Name:*      *Easy Term*

*Project Name/Number:*      */*

**Note To Reviewer**

**Created By:**

Lisa Kaiser on 08/22/2011 04:07 PM

**Last Edited By:**

Linda Bird

**Submitted On:**

08/23/2011 10:03 AM

**Subject:**

Withdrawal

**Comments:**

I was just informed by the company AB502 form number was not filed in your state, so we would like to keep the AB502 on the Disclosure form.

Thanks

SERFF Tracking Number: APLE-127380626 State: Arkansas  
Filing Company: IA American Life Insurance Company State Tracking Number: 49607  
Company Tracking Number:  
TOI: L021 Individual Life - Endowment Sub-TOI: L021.001 Single Life - Fixed/Indeterminate Premium  
Product Name: Easy Term  
Project Name/Number: /

## Supporting Document Schedules

	Item Status:	Status Date:
<b>Bypassed - Item:</b> Flesch Certification <b>Bypass Reason:</b> N/a <b>Comments:</b>		
<b>Bypassed - Item:</b> Application <b>Bypass Reason:</b> N/A <b>Comments:</b>	Item Status:	Status Date:
<b>Bypassed - Item:</b> Life & Annuity - Acturial Memo <b>Bypass Reason:</b> N/A <b>Comments:</b>	Item Status:	Status Date:
<b>Satisfied - Item:</b> Accelerated Benefits Rider- Confined Care Disclosure <b>Comments:</b> <b>Attachment:</b> AB508.pdf	Item Status:	Status Date:



## DISCLOSURE

[Administrative Office  
P.O. Box 2549  
Waco, Texas 76702-2549  
Toll Free: 800-736-7311]  
[www.iaamerican.com](http://www.iaamerican.com)

## ACCELERATED BENEFITS RIDER- CONFINED CARE

**TAX IMPLICATIONS.** The acceleration-of-life-insurance benefits offered under this Rider may or may not qualify for favorable tax treatment under the Internal Revenue Code of 1986. Whether such benefits qualify depends on factors such as your life expectancy at the time benefits are accelerated or whether you use the benefits to pay for necessary long term care expenses, such as nursing home care. If the acceleration-of-life-insurance benefits qualify for favorable tax treatment, the benefits will be excludable from your income and not subject to federal taxation. Tax laws relating to acceleration-of-life-insurance benefits are complex. You are advised to consult with a qualified tax advisor about circumstances under which you could receive acceleration-of-life-insurance benefits excludable from income under federal law.

ANY MEDICAID OR OTHER GOVERNMENT ENTITLEMENT FOR WHICH THE OWNER IS ELIGIBLE MAY BE AFFECTED BY PAYMENTS RECEIVED UNDER THIS RIDER.

The Rider provides early (pre-death) payments of life insurance proceeds if the Insured is receiving Confined Care as defined in the Accelerated Benefits Rider - Confined Care. Benefits are only paid at the Owner's option and request. The terms and conditions are detailed in the Rider. THE RIDER IS NOT INTENDED TO PROVIDE HEALTH INSURANCE, NURSING HOME INSURANCE OR LONG TERM CARE INSURANCE. IT MAY NOT COVER ALL NURSING HOME EXPENSES. IT DOES NOT COVER HOME CARE OR ADULT DAY CARE SERVICES.

Cash Value, if any, and the Face Amount are reduced if Accelerated Benefits are paid.